


RESPONSE UNDER 37 CFR § 1.116  
EXPEDITED PROCEDURE  
GROUP ART UNIT 3627

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R. Douglas WHITE et al.  
Serial No.: 09/886,363  
Title: METHODS OF INCREASING DEBT COLLECTION  
Filing Date: June 21, 2001  
Art Unit: 3627  
Examiner: G. J. O'Connor

I hereby certify that this correspondence is being  
transmitted electronically via EFS to the U.S. Patent  
and Trademark Office on the below date.

  
Davis Branco

Date: April 14, 2008

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL ACTION UNDER 37 CFR § 1.116

Sir:

In response to the Office Action mailed January 14, 2008,  
it is respectfully requested that the above-identified  
application be amended as set forth below.

**Amendments to the claims** are reflected in the Listing of Claims beginning on page 3 of this paper.

**Remarks** begin on page 13 of this paper.